

2019 TakeCare Supplemental Wellness Package FAQ
Updated 1/15/19

1. Can I enroll in the Package now?

No, the package was only available for enrollment during Open Season which ends December 10, 2018. However, due to the impacts of Typhoon Yutu, CNMI members will have until Jan 31, 2019 to enroll in the package.

2. Can I enroll in the Package outside of Open Season?

No, it was only available for enrollment during Open Season. However, due to the impacts of Typhoon Yutu, CNMI members will have until Jan 31, 2019 to enroll in the package.

3. Has TakeCare offered this Package before?

Yes, TakeCare first successfully launched its Supplemental Wellness Package in 2015.

4. What's new in the Package this year?

The outcome-based incentive calculation and amounts have changed, the ECU benefit has increased to Php 14,175, there are incentive caps in place now for Parts II-IV, there are more fitness partner to choose from, and more added-value choices.

5. Is there a cost associated with the Package?

Yes, the Package cost is \$50/month/member if paying monthly. If pre-paid, the annual cost is \$550/member.

This cost is waived if you complete an application during 2018 Open Season and you are enrolled in either the **High or HDHP Option** offered by Takecare beginning 1/1/19.



This cost waiver is terminated if you use the gym less than 10x/month for 2 consecutive months. If this occurs, the month following, you will have the following choices:

- 1) Begin paying the \$50 monthly fee for the balance of the benefit period to continue accessing your chosen gym (Part V) and remain eligible for the fitness incentive (Part IV), or
- 2) Not pay the monthly fee, understanding that a) you will not be eligible for Parts IV and V of this Package for the remainder of the year and, b) you may also be responsible for a membership termination fee at your chosen gym. See the gym for more details concerning this fee.

Once terminated, there is no reinstatement of the cost waiver for the remainder of the benefit year.

6. How do I get credit for my gym visits?

TakeCare offers 2 ways for you to track and receive credit for your gym visits.

Mobile App

The first, and preferred, way is through TakeCare's Mobile App. Download the TakeCare App onto your mobile device using the App Store (Apple), or Google Play (Android). When you've completed your workout, present the virtual fitness card displayed on the TakeCare App to the gym attendant who will validate your visit.

Using the App to track and receive credit for your gym visit has 2 advantages. First, you get immediate credit for each visit without having to worry about losing/submitting a paper stamp card. Second, the fitness incentive is calculated every time 3 virtual cards are completed through the mobile app and paid out quarterly.

Paper Stamp Cards

The second way is using paper stamp cards available from your chosen gym.

When using paper stamp cards, you must submit a completed card within 5 days after each month end to receive credit toward your 2 consecutive month requirement. Failure to



submit the cards in a timely manner may cause you to lose the Program cost waiver (see No. 5 above).

When using paper stamp cards, incentives will be calculated thirty (30) business days after the end of the calendar year. Incentive payments will be made within sixty (60) days after the end of the calendar year.

7. Other than the required number of monthly visits to gym, is there anything else I need to do to earn the fitness incentives shown in Part IV?

Yes, to earn the Part IV incentives, you must also complete an online Health Risk Assessment ("HRA") questionnaire in the same year you are earning your fitness incentive.

Go to <http://www.takecareasia.com/web-portal.php> to learn more and access the HRA questionnaire.

8. Why do I have to complete the online Health Risk Assessment (HRA) questionnaire to receive the incentive pay outs?

The HRA provides you with data about your health status and recommendations on areas to improve. It will help you start and measure the progress of your fitness journey.

9. What if I enrolled in the Package but had no interest in the Fitness Incentive (Part IV) or access to gyms (Part V)?

You need to complete and submit the package application, writing "waived" in the gym choice field, leaving the payment section blank. This lets TakeCare know that you were enrolling for participation in Parts I-III only. Again, this choice was only available to members enrolled in TakeCare's High or HDHP Option effective 1/1/19.

10. What if I am covered in the Standard Option effective 1/1/19 and want to enroll in the Package?

In this case, you are required to pay the monthly \$50 fee and, once enrolled, are locked in for the benefit year.

As a Standard Option member, you cannot forego the fee by indicating you have no interest in Parts IV/V or not enrolling with a gym. The ability to opt out of Parts IV/V is only available to those members who are enrolled in the High or HDHP Options effective 1/1/19.

Health Plans Accredited by



11. When do the Package benefits go into effect?

January 1, 2019.

12. What was the deadline to apply for the Package?

Eligible members must enroll on or before December 10, 2018, the last day of the 2018 Open Season. The Package is not available outside of open season. However, due to the impacts of Typhoon Yutu, CNMI members will have until Jan 31, 2019 to enroll in the package.

13. Do I have to be a TakeCare member to enroll in TakeCare's Wellness Package?

Yes, you must be enrolled in one of TakeCare's 3 medical plan options effective January 1, 2019.

14. I want to enroll in the Package, but I'm not sure about which gym I want to choose. Can I pick a gym at a later date?

No. When you enroll and you want to avail of the fitness incentive (Part IV) and gym access (Part V), you are required to choose a fitness partner on the application form which needs to be submitted on or before December 10 (Jan 31 for CNMI members). Otherwise, you won't have access to the benefits offered in Parts IV and V.

15. Once I selected a gym, will I be able to switch to a different gym during the benefit year?

No. You must remain with the gym you choose during enrollment.

16. Can I enroll my children in the Wellness Package?

Yes, but there are some limitations. The ECU Benefit and Incentives (Parts I - IV), are only available to TakeCare members, 18 years and older.

Secondly, most gyms have a minimum age requirement. For example, Hilton Fitness Center's minimum age is 16 years old. Urban Fitness, Skip, Guam Muay Thai, and Custom Fitness have special programs for younger children. You should check with the gym of your choice about their age



requirements before selecting a gym for your children.

17. If the Package was purchased, what happened to the member's existing gym membership contract?

It is advisable for members to terminate their existing gym membership contract, if you are able, and avail of the no-cost or discounted gym fees through our supplemental coverage.

If the contract can't be terminated mid-term, then you should still enroll in the Package and take advantage of the Fitness Incentive. When your contract does terminate, TakeCare will pick up your membership under the terms of the Wellness Package so long as you remain enrolled in the program.

18. Can a member purchase more than one Package for themselves? For example, someone who wants to use 2 different gyms, get 2 ECUs?

No.

19. How will the gyms identify members participating in this program?

Members who've enrolled in the Package and have chosen a fitness partner will be listed in an online portal the fitness partner will refer to when completing your initial check in at the gym. There is no longer a need for a gym code as in years past. You will need to present your ID when you check in for the first time at your gym.

20. Can my spouse and children select different gyms?

Yes. Each person enrolling can select their own gym, based on the services the gym provides and the gym's minimum age requirements and rules.

21. Are there any extra fees I need to pay the gym I choose?

In all cases, there are no additional fees required for the basic benefit. However, some of the gyms do charge provide upgraded services which may be available to you for an additional fee.



These are listed here:

Custom Fitness - Basic benefit includes access to Basics, Teen, child, yoga, mobility classes, and open gym. Upgrade for unlimited access including CrossFit is \$25/month/person

Fitness Factory - Basic benefit includes access to CrossFit and MonkFit classes. Basic Plus upgrade for unlimited

access including running seminars is \$20/month/person. Basic Plus upgrade adding personal program design is \$35/month/person.

Guam Aikikai Aikido - Basic benefit includes one (1) session/person/week. Upgrade to Unlimited Access for \$30/person/month.

Guam Taekwondo Center - Basic benefit includes unlimited access taekwondo classes, group fitness classes, open gym. Uniform expense (\$80) is member's responsibility.

Hilton Wellness Center - Basic benefit includes unlimited access to wellness center and classes, 15% discount at restaurants, 25% discount on BAR on hotel rooms. Upgrade to Gold Plan (towel OR pool access) is \$15/month/person; Diamond Plan (towel AND pool access) is \$25/month/member.

Mantrasana Fitness Studio - Basic benefit is unlimited access to MixxedFit, Yoga, and zumba classes - excluding aerial yoga [\$5 discount on rate]

SKIP Entertainment - Basic benefit is access to one (1) session per week. Extra cost for additional sessions per week, up to unlimited sessions per month. See fitness partner for details.

The Pound Academy - Basic benefit offers choice of one [1] membership option: Brazilian Jiu-Jitsu, Muay Thai, OR open gym. Unlimited access is available for \$50.00/person/month.

Unified - Basic benefit includes access to burn classes, open gym. Upgrade to unlimited access including CrossFit is \$49/month/person.



22. I understand the TakeCare Wellness Center, Charles King Fitness Center (NBG), and Coral Reef Fitness Center (AAFB) can act as "wild cards". How does that work?

Regardless of the gym you've selected, your workouts at these fitness centers can be counted toward meeting your 10x/month incentive requirement. For example, you've worked out at your chosen gym 8x and the TakeCare Fitness Center 2x. Between the two, you've met your monthly incentive requirement.

23. Is there a minimum time required to earn the fitness incentive?

Yes. To be counted for your fitness incentive, your gym workout should be at least 30 minutes in length.

24. If I have a Primary Insurance under a different carrier, will I still be able to earn the fitness incentive and also avail of the ECU benefit?

Yes. However, regarding the ECU benefit, if you have primary coverage through Medicare, any follow up care resulting from that ECU must be provided by a Medicare-approved facility to be covered by Medicare and TakeCare.

25. What if I have Medicare Primary, will I be able to enroll under the Supplement Plan and avail of the ECU?

Yes, you can avail of the ECU benefit. However, please keep in mind that any follow up care resulting from that ECU must be provided by a Medicare-approved facility to be covered by Medicare and TakeCare.

26. Can the \$500 Medical Travel Benefit be applied when I avail of the Executive Check Up?

No. The Medical Travel Benefit is not available for either Executive Check Ups or Annual Physical Exams in the Philippines.